

United States Bankruptcy Court
Middle District of North Carolina

In re:
Jack Wade Bailey
Virginia Pruitt Bailey
Debtors

Case No. 13-11588-wls
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0418-2

User: hisamoto
Form ID: pdf016

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jan 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2014.

db/jdb
785246291 +Jack Wade Bailey, Virginia Pruitt Bailey, 167 Bayberry Road, Reidsville, NC 27320-4123
785246292 Aaron's, 1560 -B Freeway Drive, Burlington, NC 27215
785246292 +Aaron's Rents, 1560 Freeway Drive, Reidsville, NC 27320-3238
785246293 Employment Security Commission, Attn: Tax Dept., P.O. Box 26504, Raleigh, NC 27611-6504
785246295 +NC Dept. of Revenue, P.O. Box 1168, Raleigh, NC 27640-0001
785246296 +Rockingham Co. Tax Dept., P.O. Box 68, Wentworth, NC 27375-0068
785248527 +SFC-Central Bankruptcy and Recovery Department, P.O. Box 1893, Spartanburg, SC 29304-1893
785246297 +Santander, 8585 N. Stemmons Parkway, Ste. 1100N, Dallas, TX 75247-3822
785248012 +Santander Consumer USA, PO BOX 560284, DALLAS, TX 75356-0284
785246298 +Schewels Furniture, 220-C Kings Highway, Eden, NC 27288-5057
785252912 +United Consumer Financial Services, Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
785246300 +Vanderbilt Mortgage, P.O. Box 9800, Maryville, TN 37802-9800
785248657 +Vanderbilt Mortgage and Finance, Inc., PO Box 9800, Maryville, TN 37802-9800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
785252431 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 17 2014 18:28:31

American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
Oklahoma City, OK 73124-8848

785246294 E-mail/Text: cio.bncmail@irs.gov Jan 17 2014 18:23:24 Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346

785246299 +E-mail/Text: bankruptcy.noticing@security-finance.com Jan 17 2014 18:23:11 Security Finance,
1421 Freeway Drive, Reidsville, NC 27320-7105

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2014 at the address(es) listed below:

Anita Jo Kinlaw Troxler, office@chapter13gboro.com, office5@chapter13gboro.com
Phillip E. Bolton on behalf of Joint Debtor Virginia Pruitt Bailey filing@boltlaw.net
Phillip E. Bolton on behalf of Debtor Jack Wade Bailey filing@boltlaw.net

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION

In Re:)
)
Bailey, Jack Wade xxx-xx-0670)
Bailey, Virginia Pruitt xxx-xx-2404) Case No: 13-11588 C-13G
167 Bayberry Road)
Reidsville, NC 27320)
)
Debtor(s).)

NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

1. A summary of the plan proposed by the Debtor(s) is set forth in the attached copy of a proposed Order Confirming Plan in this case.

2. The plan will be confirmed after the time period for filing objections has expired unless a timely objection is filed or a hearing is ordered by the Court. There will be no hearing on confirmation unless a timely objection is filed or a hearing is ordered.

3. Written, detailed objections must be filed within 28 days of the date of this notice with the Clerk of Court, U.S. Bankruptcy Court, P.O. Box 26100, Greensboro, NC, 27420-6100, with copies served on (1) Anita Jo Kinlaw Troxler, Standing Trustee, P.O. Box 1720, Greensboro, NC 27402-1720; (2) the attorney for the Debtor(s); and (3) the Debtor(s). If the objecting party is a corporation, the objection must be filed by legal counsel admitted to practice in this District.

4. In the event a timely objection is filed or a hearing is ordered, a hearing on the objection to confirmation and on confirmation of the proposed plan will be held on February 19, 2014, at 2:00 p.m. in Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC. The party objecting must appear at the hearing if the objection is to be pursued.

5. The Debtor(s) and the attorney for the Debtor(s) are required to appear at any hearing on confirmation.

6. There will be no further mailing of the Order Confirming Plan to affected parties unless there is a change in the attached proposed Order Confirming Plan.

DATE: January 17, 2014

Office of the Clerk
Reid Wilcox, Clerk

C-13-7a
(Rev. 01/12)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	ORDER CONFIRMING PLAN
)	CHAPTER 13
)	
Bailey, Jack Wade xxx-xx-0670)	
Bailey, Virginia Pruitt xxx-xx-2404)	Case No: 13-11588 C-13G
167 Bayberry Road)	
Reidsville, NC 27320)	
)	
)	
Debtor(s))	

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Anita Jo Kinlaw Troxler, Standing Trustee, Anita Jo Kinlaw Troxler, 500 West Friendly Avenue, Suite 200, P.O. Box 1720, Greensboro, NC 27402-1720;
- II. The attorney for the Debtor(s) is Phillip E. Bolton;
- III. Under the final plan (the "Plan") as proposed:
 - A. **Plan Payments**
 - 1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
 - 2. The monthly plan payment to the Trustee is \$905.00 beginning January 5, 2014, increasing to \$1,020.00 effective February 2014;
 - B. **Administrative Costs**
 - 1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$3,700.00. The Attorney has received no fee from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.

2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. **Internal Revenue Service**
2. **N C Department of Revenue**
3. **Rockingham County Tax** - \$5.00 per month

D. Secured Claims

1. **Long-term Debts - To be paid by Trustee.**

Creditor & Property	Claim Filed (Y/N)	Monthly Payment	Monthly Payment to Begin	Arrears Through	Arrears Amount	Monthly Payment on arrears
VANDERBILT MORTGAGE & FINANCE 167 Bayberry Rd. Reidsville, NC	Y	\$529.48	3/2014	2/2014	\$2,689.76	\$25.00 inc. to all funds 1/2017

2. **Secured Claims To Be Paid In Full - Real Property**

Creditor & Property	Claim Filed (Y/N)	Amount of claim	Monthly Payment	Interest Rate
ROCKINGHAM COUNTY TAX 167 Bayberry Rd. Reidsville, NC	N		\$10.00	9%

3. **Secured Claims To Be Paid In Full - Personal Property**

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
SANTANDER CONSUMER USA (2011 Chevrolet: 1-28-12)	Y	\$13,720.64	\$260.00	5%	\$109.00
AARON'S RENTS (washer, dryer & lawnmower)	N		\$20.00	5.25%	
SCHEWELS FURNITURE (living room set)	N		\$45.00	5.25%	

4. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 180 days (for real property) and 120 days (for personal property) from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic stay and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
UNITED CONSUMER FINANCIAL SERVICES	Kirby vacuum	Y

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

F. Special Provisions

SFC CENTRAL BANKRUTPCY & RECOVERY DEPT., is found to be an unsecured non-priority claimant on the claim filed in the amount of \$1,951.54. The second lien against the 2011 Chevrolet is found to be of no value due to the valuation of the vehicle as indicated above. SFC CENTRAL BANKRUTPCY & RECOVERY DEPT., is required to release the lien upon the earlier of notice from the Chapter 13 Trustee or entry of Chapter 13 discharge. Any objection to valuation is required to be filed as a formal objection to valuation not later than 60 days from the date of confirmation. Upon timely filing of an objection to valuation, a valuation hearing will be scheduled. Should no timely objection to valuation be filed, the value of the second lien against the 2011 Chevrolet is found to be as indicated herein.

G. The Debtor(s) will pay THE GREATER OF the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, OR a minimum of 36 monthly plan payments, with the plan to be reviewed in twelve (12) months and periodically thereafter for plan payment adjustments;

H. The terms and provisions of the Standing Order dated February 24, 2012, are incorporated in this Order and are available on the Court's website at www.ncmb.uscourts.gov.

I. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT